बिजली बोर्डों/बिजली विभागों द्वारा ऊर्जा लेखा परीक्षा कार्य किया जाना ;

(2) ग्रामीण तथा शहरी दोनों क्षेत्रों में पारेषण एवं वितरण प्रणाली को सशक्त बनाने के लिए प्रणाली सुधार स्कीमें बनाना ;

(3) केपेसिटर्स अधिष्थापित करना, राज्य बिजली बोर्डों/बिजली विभागों की विद्युत प्रणालियों में ऊर्जा लेखा परीक्षा पद्धति लागू करना ;

(4) ऊर्जा की चोरी को संज्ञेय अपराध घोषित किया गया है; और

(5) पारेषण एवं वितरण हानियों की मात्रा को कम करने के लिए प्रोत्साहन स्कीम लागू करना ।

राज्य बिजली बोर्डों/बिजली विभागों द्वारा इन उपायों का प्रभावी रूप से क्रियान्वय किया जाना, परिषण एवं वितरण हानियों की मात्रा को कम करने में सहायक सिद्ध होगा ।

Losses suffered by Indian Airlines due to operation of Air taxis

*29. SHRI SHIV PRATAP MISHRA: Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:

(a) whether private air taxis operate on many revenue earning routes in the country;

(b) if so, what is the loss suffered by the Indian Airlines as a result thereof; and

(c) what are the reasons for which private taxis were permitted to operate on such routes?

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI MADHAVRAO SCINDIA): (a) Yes, Sir.

(b) It is not possible to calculate the loss, if any, suffered by Indian Airlines at this stage since actual air taxi operations have started recently.

(c) The scheme of air taxi operation was introduced in order to augment the domestic air traffic capacity.

Interest rate on borrowings by small scale Industrial Units and individual House Builders

*30. SHRI YASHWANT SINHA:
SHRI SATYA PRAKASH MALAVIYA:

Will the Minister of FINANCE be pleased to state:

(a) what is the rate of interest charged by banks on borrowings by small scale Industrial Units and individual house builders;

(b) whether interest is calculated every three months and the quantum of compound interest worked out annually;

(c) whether higher rate of interest continues to be charged on the original amount of loan of say Rs. 3 lakhs even though the capital amount might have been reduced to Rs. 2 lakh and below; and

(d) whether this massive levy of interest will help accelerate industry and house building in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) The structure of lending rates of the commercial banks has been linked with the size of the loan with effect from 22nd September, 1990. However,

the rates have undergone revision from time to time. The present rates applicable to bank loans are as follows:—

Size of limt	%per annum
(a) Upto and inclusive of Rs. 7500/-	11.5
(b) Over Rs. 7500/- and upto Rs. 25000/-	13.5
(c) Over Rs. 25000/- and upto Rs. 2 lakhs	16.5
(d) Over Rs. 2 lakhs	19.0 (Minimum)

For the term loans to agriculture, small scale industries and transport operators owing upto two vehicles, the rates on bank loans over Rs. 25000 to Rs. 2 lakhs is 15 per cent, and over Rs. 2 lakhs, the same is to have a minimum floor rate of 15 per cent.

As per directives issued by RBI, the banks are required to charge the interest on advances at the rates specified in RBI's directives with quarterly or longer rests and the borrowers are required to pay the interest as and when it is due. In case the interest is not paid by the borrowers, the same will be included in the outstandings resulting in compounding interest. The banks do not reduce the rate of interest fixed on the basis of the original size of the loan when slabs of size of loans comes down consequent upon repayment of the loan instalments.

In the existing structure of lending rates, the rates of interest applicable to the smaller borrowers are lower and only the borrowers enjoying credit facilities over Rs. 2.00 lakhs are subject to higher rate. The lending rates are prescribed by RBI keeping in view their monetary policy requirements. However, while pursuing a tightening monetary policy, RBI has taken care to ensure that the productive activity is not affected by inadequacy of credit.

Location of a part of the department of tourism at Arunachal Bhawan, New Delhi

*31. SHRI MOHINDER SINGH LATHER:
SHRI YASHWANT SINHA:

Will the Minister of CIVIL AVIATION AND TOURISM be pleased to state:

(a) whether it is a fact that a part of the Department of Tourism is located at Arunachal Bhawan, New Delhi;

(b) if so, what is the cost of rental and other charges including transportation and how long this arrangement will continue; and

(c) what are the reasons that the accommodation allotted by Directorate of Estates was surrendered especially in view of utmost need for economy and whether Govt. propose to construct a separate building in one of the satellite towns nearer to Delhi.

THE MINISTER OF CIVIL AVIATION AND TOURISM (SHRI MADHAVRAO SCINDIA): (a) Yes, Sir.

(b) The cost of rental and other charges including transportation is Rs. 85,94,009.80. This arrangement will continue upto 31st May, 1992.